

SYNOVUS FINANCIAL CORP.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1078846	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$26,491	\$25,878	-2.3%		
Loans	\$19,765	\$20,095	1.7%		
Construction & development	\$2,277	\$2,242	-1.5%		
Closed-end 1-4 family residential	\$2,565	\$2,467	-3.8%		
Home equity	\$1,544	\$1,590	2.9%		
Credit card	\$196	\$191	-2.6%		
Other consumer	\$107	\$110	2.2%		
Commercial & Industrial	\$3,988	\$4,298	7.8%		
Commercial real estate	\$7,476	\$7,650	2.3%		
Unused commitments	\$5,652	\$6,592	16.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,628	\$3,015	14.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$351	\$178	-49.2%		
Cash & balances due	\$2,143	\$1,126	-47.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$331	\$159	-51.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$361	\$171	-52.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$22,760	\$22,658	-0.5%		
Deposits	\$21,486	\$21,078	-1.9%		
Total other borrowings	\$1,089	\$1,414	29.9%		
FHLB advances	\$884	\$1,265	43.2%		
Equity					
Equity capital at quarter end	\$3,730	\$3,220	-13.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$25	NA		
Performance Ratios					
Tier 1 leverage ratio	12.4%	10.9%	--		
Tier 1 risk based capital ratio	14.9%	12.6%	--		
Total risk based capital ratio	16.1%	13.9%	--		
Return on equity ¹	68.3%	5.2%	--		
Return on assets ¹	9.0%	0.6%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	70.8%	76.1%	--		
Loss provision to net charge-offs (qtr)	74.7%	57.9%	--		
Net charge-offs to average loans and leases ¹	3.8%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	9.1%	5.9%	4.4%	0.4%	--
Closed-end 1-4 family residential	2.9%	2.5%	0.8%	0.2%	--
Home equity	1.1%	1.1%	0.4%	0.1%	--
Credit card	0.8%	0.6%	1.2%	0.8%	--
Other consumer	0.8%	0.9%	0.2%	0.2%	--
Commercial & Industrial	1.3%	0.8%	0.5%	0.2%	--
Commercial real estate	1.0%	0.9%	0.8%	0.1%	--
Total loans	2.6%	2.0%	1.1%	0.2%	